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IN THE
UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: Allen Caviles et al.)
)
ATTY DOCKET NO. 205428-0006) RESPONSE TO NOTICE
) TO FILE
SERIAL NO.: 09/993,977) MISSING PARTS
) OF
FILING DATE: 11/14/2001) NONPROVISIONAL
) APPLICATION
TITLE: METHOD AND SYSTEM)
FOR ESTABLISHING A)
CREDIT CARD TRANS-)
ACTION PROCESSING)
MERCHANT ACCOUNT)

BOX MISSING PARTS
COMMISSIONER FOR PATENTS
WASHINGTON, DC 20231

Dear Sir:

[X] **AUTHORIZATION TO PAY AND PETITION FOR THE ACCEPTANCE OF ANY NECESSARY FEES.** If any charges or fees must be paid in connection with the following Communication (including but not limited to the payment of issue fees), they may be paid out of our deposit account no. 50-1965. If this payment also requires a Petition, please construe this authorization to pay as the necessary Petition which is required to accompany the payment.

**RESPONSE TO NOTICE TO FILE MISSING PARTS
OF NONPROVISIONAL APPLICATION**

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Box MISSING PARTS, Commissioner for Patents, Washington, D.C. 20231 on:

Date: February 13, 2002

Signature: Nancy K. Thompson
PRINT: Nancy K. Thompson

REGISTRATION

Charles A. Laff	19787
J Warren Whitesel	16830
Larry L. Saret	27674
Martin L. Stern	28911
Louis Altman	19373
Barry W. Sufrin	27398
Robert S. Beiser	28687
Marshall W. Sutker	19962
Kevin C. Trock	37745
William A. Meunier	41193
Lisa C. Childs	39937
Catherine J. Wright-Mitchell	47187

MICHAEL BEST & FRIEDRICH LLC

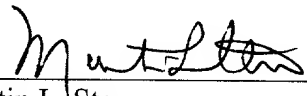
Attorneys at Law
401 North Michigan Avenue
Chicago, Illinois 60611
TELEPHONE (312) 661-2100
FAX (312) 661-0029

RESPONSE TO NOTICE TO FILE MISSING PARTS OF APPLICATION

In response to the Notice to File Missing Parts mailed December 13, 2001 (copy enclosed), applicant submits the attached executed declaration and substitute drawings. Our check in the amount of \$65.00 is included to cover the late filing fee surcharge.

Respectfully submitted,

Dated: 2/13/02



Martin L. Stern
Registration No. 28911
MICHAEL BEST & FRIEDRICH LLC
401 North Michigan Avenue
Chicago, IL 60611
(312) 661-2100

Attorney for Applicant

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FEB 26 2002

UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/993,977	11/14/2001	Allen Caviles	205428-0006

CONFIRMATION NO. 7959

FORMALITIES LETTER



OC00000007191559

Michael Best & Friedrich LLC
Suite 1900
401 N. Michigan Avenue
Chicago, IL 60611

Date Mailed: 12/13/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

03/04/2002 SMINASS1 00000070 09993977

FILED UNDER 37 CFR 1.53(b)

01 FC-205

65.00 OP

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 65.

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawings have a line quality that is too light to be reproduced (weight of all lines and letters must be heavy enough to permit adequate reproduction) or text that is illegible (reference characters, sheet numbers, and view numbers must be plain and legible) see 37 CFR 1.84(l) and (p)(1));
 - drawings submitted to the Office are not electronically reproducible. Drawing sheets must be submitted on paper which is flexible, strong, white, smooth, non-shiny, and durable (see 37 CFR 1.84(e));

*A copy of this notice **MUST** be returned with the reply.*

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

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